Myers Industries

All Eligible Salaried Employees, Excluding Myers Executives

Employer-paid and Employee Optional Additional Long Term Disability Insurance



How does it work?

This coverage provides a monthly benefit if you have a covered illness or injury and you can't work for a few months — or even longer.

Your employer is providing you a base amount of coverage. You also have the opportunity to purchase additional coverage.

You're generally considered disabled if you're unable to do important parts of your job — and your income suffers as a result. You can use the benefits however you choose. It can help you pay for your rent or mortgage, groceries, out-of pocket medical expenses and more.

Why is this coverage so valuable?

What else is included?

Work-life balance employee assistance program

Get access to professional help for a range of personal and work-related issues, including counselor referrals, financial planning and legal support.

Survivor benefit

If you die while you've been disabled and receiving benefits for at least 180 days, your family could get a benefit equal to 3 months of your gross disability payment.

Waiver of premium

If you're disabled and receiving benefit payments, Unum waives your cost until you return to work.

COVERAGE AMOUNTS

Employer-paid coverage

Your employer is providing a benefit of 40% of your monthly earnings to a maximum of $1,000.

Employee optional additional coverage

You can elect to purchase a benefit of 60% of your monthly earnings to a maximum of $10,000.

The monthly benefit may be reduced or offset by other sources of income. The IRS may require you to pay taxes on certain benefit payments. See your tax advisor for details.

ELIMINATION PERIOD

Employer-paid and optional additional coverage:

Your elimination period is 180 days.

This is the number of days that must pass after a covered illness or injury before you can begin to accrue benefits.

BENEFIT DURATION

Employer-paid and optional additional coverage:

You can receive benefits for 5 years.

This is the maximum length of time you can receive benefits while you're disabled.

Calculate your cost per paycheck

$ _____	x	.72	÷	100	=	$_____
Monthly Income not to exceed*		Your rate				Monthly Employee Cost
$ _____	x	12	÷	_____	=	_____
Monthly Employee Cost				Pay Periods Per Year		Pay Period Deduction

* 60.000% benefit: Maximum monthly income covered is $16,666.

EXPENSES TO CONSIDER

- Mortgage/Rent
- Transportation
- Utilities
- Loans/Credit Card
- Child/Elder Care
- Medical
- Insurance
- Education
- Food
- Other

Exclusions and limitations

Active employee

You are eligible for coverage if you are an active employee in the United States working a minimum of 30 hours per week. You are considered in active employment, if on the day you apply for coverage, you are being paid regularly by your employer for the required minimum hours each week and you are performing the material and substantial duties of your regular occupation.

Delayed effective date of coverage

Insurance coverage will be delayed if you are not an active employee because of an injury, sickness, temporary layoff, or leave of absence on the date that insurance would otherwise become effective.

Benefit Duration

The duration of your benefit payments is based on your age when your disability occurs. Your Long Term Disability benefits are payable while you continue to meet the definition of disability. Please refer to your plan document for the duration of benefits under this policy.

Definition of disability

You are considered disabled when Unum determines that:

- You are limited from performing the material and substantial duties of your regular occupation due to sickness or injury; and
- You have a 20% or more loss of indexed monthly earnings due to the same sickness or injury; and
- During the elimination period, you are unable to perform any of the material and substantial duties of your regular occupation.

After 24 months, you are considered disabled when Unum determines that, due to the same sickness or injury, you are unable to perform the duties of any gainful occupation for which you are reasonably fitted by education, training or experience.

You must be under the regular care of a physician in order to be considered disabled.

The loss of a professional or occupational license or certification does not, in itself, constitute disability.

"Substantial and material acts" means the important tasks, functions and operations that are generally required by employers from those engaged in your usual occupation and that cannot be reasonably omitted or modified.

Pre-existing conditions

You have a pre-existing condition if:

- You received medical treatment, consultation, care or services including diagnostic measures for the condition, or took prescribed drugs or medicines for it in the 3 months just prior to your effective date of coverage; and
- The disability begins in the first 12 months after your effective date of coverage.

Deductible sources of income

Your disability benefit may be reduced by deductible sources of income and any earnings you have while you are disabled, including such items as group disability benefits or other amounts you receive or are entitled to receive:

- Workers' compensation or similar occupational benefit laws, including a temporary disability benefit under a workers' compensation law
- State compulsory benefit laws
- Automobile liability insurance policy
- No fault motor vehicle plan
- Third-party settlements
- Other group insurance plans
- A group plan sponsored by your employer
- Governmental retirement system
- Salary continuation or sick leave plans - if included
- Retirement payments
- Social Security or similar governmental programs

Exclusions and limitations

Benefits will not be paid for disabilities caused by, contributed to by, or resulting from:

- Intentionally self-inflicted injuries;
- Active participation in a riot;
- War, declared or undeclared or any act of war;
- Commission of a crime for which you have been convicted;
- Loss of professional license, occupational license or certification; or
- Pre-existing conditions (See the disclosure section to learn more).

The loss of a professional or occupational license does not, in itself, constitute disability.

Unum will not pay a benefit for any period of disability during which you are incarcerated.

The lifetime cumulative maximum benefit for all disabilities due to mental illness is 24 months. Disabilities based primarily on self-reported symptoms are limited to 24 months. Only 24 months of benefits will be paid for any combination of such disabilities even if the disabilities are not continuous and/or are not related. Payments can continue beyond 24 months only if you are confined to a hospital or institution as a result of the disability.

Termination of coverage

Your coverage under the policy ends on the earliest of the following:

- The date the policy or plan is cancelled
- The date you no longer are in an eligible group
- The date your eligible group is no longer covered
- The last day of the period for which you made any required contributions
- The last day you are in active employment except as provided under the covered layoff or leave of absence provision.

Unum will provide coverage for a payable claim that occurs while you are covered under the policy or plan.

Unum's LTD contracts typically include a provision called the Social Security Claimant Advocacy Program. This feature offers claimants expert advice and assistance with their Social Security Disability claims during both the application and appeal processes. Social Security advocacy services are provided by GENEX Services, LLC or Brown & Brown Absence Services Group, with referrals to these partners determined by Unum.

The work-life balance employee assistance program, provided by HealthAdvocate, is available with select Unum insurance offerings. Terms and availability of service are subject to change. Service provider does not provide legal advice; please consult your attorney for guidance. Services are not valid after coverage terminates. Please contact your Unum representative for details.

This information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. For complete details of coverage and availability, please refer to Policy Form C.FP-1 et al. or contact your Unum representative.

Underwritten by:

Unum Life Insurance Company of America, Portland, Maine

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